

Information to identify the case:

Debtor 1:	Joseph W Carr	Social Security number or ITIN:	xxx-xx-4299
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Angela M Carr	Social Security number or ITIN:	xxx-xx-2785
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 8/1/18
Case number:	18-25365-ABA	Date case converted to chapter:	7 6/22/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph W Carr	Angela M Carr
2. All other names used in the last 8 years		
3. Address	1717 Herbert Blvd. Williamstown, NJ 08094	1717 Herbert Blvd. Williamstown, NJ 08094
4. Debtor's attorney Name and address	Mitchell L Chambers Jr. Law Offices of Mitchell Lee Chambers 602 Little Gloucester Road Suite 5 Blackwood, NJ 08012	Contact phone 856-302-1778 Email: ecfbc@comcast.net
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

Debtor **Joseph W Carr** and **Angela M Carr**

Case number **18-25365-ABA**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 6/22/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	July 18, 2022 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 9/16/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
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<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
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11. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Joseph W Carr
Angela M Carr
Debtors

Case No. 18-25365-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 22, 2022

Form ID: 309A

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph W Carr, Angela M Carr, 1717 Herbert Blvd., Williamstown, NJ 08094-8613
517775290	+ Cardiovascular Assoc of Delaware Valley, Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
517677931	+ Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
517677932	+ Kennedy Health System, P.O. Box 48023, Newark, NJ 07101-4823
517677933	LOURDES CARDIOLOGY, 105 LAUREL OAK ROAD, STE 165, Voorhees, NJ 08043
517677934	+ LOURDES HOSPITAL, 1600 HADDON AVENUE, Camden, NJ 08103-3101
517677935	+ Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecfbc@comcast.net	Jun 22 2022 20:39:00	Mitchell L Chambers, Jr., Law Offices of Mitchell Lee Chambers, 602 Little Gloucester Road, Suite 5, Blackwood, NJ 08012
tr	+ EDI: FDSSTANGER.COM	Jun 23 2022 00:38:00	Douglas S. Stanger, Flaster/Greenberg, 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 22 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 22 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517677927	Email/Text: paymentprocessing@avanteusa.com	Jun 22 2022 20:39:00	Avante, 3600 South Gessner Road, Ste 225, Houston, TX 77063
517677926	^ MEBN	Jun 22 2022 20:35:20	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
517795843	Email/PDF: resurgentbknofications@resurgent.com	Jun 22 2022 20:38:50	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517677928	+ EDI: BANKAMER.COM	Jun 23 2022 00:28:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, Tampa, FL 33634-2413
517677930	+ Email/Text: bknotice@ercbpo.com	Jun 22 2022 20:40:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
517677929	+ Email/Text: bankruptcydepartment@tsico.com	Jun 22 2022 20:40:00	Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329
517797875	Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0312-1

User: admin

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Date Rcvd: Jun 22, 2022

Form ID: 309A

Total Noticed: 24

		Jun 22 2022 20:38:59	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517677936	+ Email/Text: clientservices@remexinc.com	Jun 22 2022 20:39:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
517694489	+ EDI: AIS.COM	Jun 23 2022 00:38:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517806188	EDI: BANKAMER.COM	Jun 23 2022 00:28:00	TIAA, FSB, FORMERLY KNOWN AS EVERBANK, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
517810569	+ Email/Text: BKRMailOps@weltman.com	Jun 22 2022 20:40:00	U.S Asset Management, c/o Weltman, Weinberg and Reis Co. L.P.A., 323 West Lakeside Avenue, Cleveland OH 44113-1085
517803906	+ Email/Text: BKRMailOps@weltman.com	Jun 22 2022 20:40:00	U.S. Asset Management, c/o Weltman, Weinberg, and Reis Co., L.P.A., PO Box 93784, Cleveland, OH 44101-5784
517700953	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 22 2022 20:39:05	U.S. Dept of Housing and Urban Development, 451 7th Street, S.W., Washington, DC 20410-0002

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517677937	##+	THOMAS AND COOK, 57 COOPER STREET, 2ND FLOOR, Woodbury, NJ 08096-4650

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2022

Signature: /s/Gustava Winters